

House File 266 - Introduced

HOUSE FILE 266

BY HEDDENS

A BILL FOR

1 An Act relating to certain actions brought under personal lines
2 property and casualty insurance.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 515.135 Property and casualty
2 insurance — appeals — costs.

3 If a policyholder brings an action under a policy of
4 property and casualty insurance to dispute a denial of coverage
5 on the property insured, excluding personal property, and
6 prevails in the action, the insurer shall be required to pay,
7 in addition to damages, all reasonable costs and expenses of
8 the policyholder, including costs of inspections, adjusters,
9 appraisers, engineers, and any other expenses reasonably
10 attributable to the action, including reasonable attorney fees.

11 EXPLANATION

12 The inclusion of this explanation does not constitute agreement with
13 the explanation's substance by the members of the general assembly.

14 This bill provides that if a policyholder brings an action
15 under a policy of property and casualty insurance to dispute
16 a denial of coverage on the policyholder's property insured,
17 excluding personal property, and prevails in the action,
18 the insurer is required to pay, in addition to damages, all
19 reasonable costs and expenses of the policyholder, including
20 costs of inspections, adjusters, appraisers, engineers, and any
21 other expenses reasonably attributable to the action, including
22 reasonable attorney fees.